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MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA  
22313-1450.

Dated: August 3, 2006

Signature:

(Rebecca Butler-Guinan)

Docket No.: 51261-00003USPT  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
William D. Lester et al.

Application No.: 10/056180

Confirmation No.: 9465

Filed: January 23, 2002

Art Unit: 3626

For: **METHOD OF AND SYSTEM FOR  
FINANCIAL SERVICES FULFILLMENT**

Examiner: Russell S. Glass

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated May 4, 2006, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.